

# BENDETT & McHUGH

## ATTORNEYS AT LAW

August 30, 2018

Dawn E. Smith  
1357 Salem Road  
Salem Township, ME 04983



RE: 1357 Salem Road, Salem Township, Maine

Dear Sir/Madam:

This firm serves as legal counsel to Federal National Mortgage Association, the mortgagee ("Mortgagee") for the mortgage from Sheldon A. Smith and Dawn E. Smith to Green Tree Servicing LLC (the "Mortgage"), encumbering certain real property and improvements thereon located at 1357 Salem Road, Salem Township, Maine (the "Property") which secures a certain promissory note (the "Note"; together with the Mortgage and all other documents executed in connection therewith, the "Loan Documents") of the same date.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including without limitation the failure to make monthly payments due under the Note.

As of August 30, 2018, the full amount past due is \$4,796.06 (the "Cure Amount"). Pursuant to 14 M.R.S.A. § 6111, the Loan Documents, and/or the Maine Consumer Credit Code, you have a right to cure the default by paying the full Cure Amount on or before October 8, 2018 (the "Cure Date").

**Please be advised only certified funds will be accepted.** Please make the check payable to: Ditech Financial LLC, the servicer of the Mortgage and mail your payment to:

Bendett & McHugh  
270 Farmington, Ave., Suite 151  
Farmington, CT 06032  
ATTN: Rebecca Rollo

An itemization of the Cure Amount, including amounts of past due principal and interest, as well as fees, costs, and all charges required to cure the default is attached to this letter. The total amount needed to cure the default pursuant to this letter does not include any amounts that become due after the date of this letter. However, this will not change the amount needed to cure the default pursuant to this letter. If the default is not cured by the Cure Date, the balance of the Note may be deemed accelerated without further demand, and the Mortgagee or its successor or assignee (together, the "Lender") may proceed with foreclosure of the Mortgage. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

As of August 30, 2018, the Mortgage secures the amount of \$76,807.36.

Notwithstanding any acceleration, pursuant to the terms of the Mortgage and/or applicable law, at any time before a judgment enters enforcing the Mortgage, you may have the opportunity to reinstate

the mortgage loan by paying all sums which would then be due under the Mortgage had no acceleration occurred, including reasonable attorneys' fees and other costs of proceedings which have been incurred as of the date of such payment, and by complying with any reasonable requests of the Lender in connection with protection of its security interest in the Property, as set forth in the Mortgage. If you meet the conditions required to reinstate prior to the deadline established by applicable law and/or the loan documents, you will have the right to have the enforcement of the Mortgage discontinued, and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

You may have options available other than foreclosure. You may discuss available options with the Lender, its servicer if applicable, or a counselor approved by the United States Department of Housing and Urban Development ("HUD") (see attached list of agencies approved by HUD to assist mortgagors in the State to avoid foreclosure). Additional information may be found at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>. You are encouraged to explore available options prior to the Cure Date.

The contact information for an individual representing the lender that may modify the loan is:  
**Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709 Attn: Collection Department (800-643-0202).**

Also, you may assert through court action the nonexistence of a default or any other defense you may have to acceleration and sale of the property. If a court action for foreclosure is commenced, you also have a right to assert those claims or defenses in response to that action. Where mediation is available under state law (14 M.R.S.A. §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

**NOTICE:**

**THE LAW FIRM OF BENDETT AND MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

Very truly yours,

*Benjamin S. Cirrinone*

Benjamin S. Cirrinone, Esq.

SENT VIA FIRST CLASS CERTIFICATED, POSTAGE PREPAID

Itemization of Cure Amount thru August 30, 2018

Principal & Interest & Escrow Payments	\$3,303.61
6 Payments @ \$460.21	
1 Payment @ \$542.35	
Attorney's Fees	\$1,159.00
Late Charges Due	\$253.11
Property Inspection Fee	\$90.00
Suspense	(\$9.66)
Total arrearage	\$4,796.06

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This listing is current as of 08/01/2018.

### Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY  
 Phone: 207-626-4670  
 Toll Free: 800-452-4668  
 Fax: 207-626-4678  
 Email: dkjohnson@mainehousing.org  
 Address: 353 Water Street  
 AUGUSTA, Maine 04330-4665  
 Counseling Services: - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 Languages: - English  
 Affiliation:  
 Website: www.mainehousing.org  
 Agency ID: 81227

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Agency Name: MAINE STATE HOUSING AUTHORITY  
 Phone: 207-626-4670  
 Toll Free:  
 Fax:  
 Email: dkjohnson@mainehousing.org  
 Address: 353 Water St  
 Augusta, Maine 04330-6113  
 Counseling Services: - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 Languages: - English  
 Affiliation: MAINE STATE HOUSING AUTHORITY  
 Website: http://www.mainehousing.org  
 Agency ID: 84456

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Agency Name: PENQUIS COMMUNITY ACTION PROGRAM  
 Phone: 207-974-2403  
 Toll Free: 888-424-0151  
 Fax: 207-973-3699  
 Email: hmassow@penquis.org  
 Address: 262 Harlow Street  
 PO Box 1162  
 BANGOR, Maine 04401-4952  
 Counseling Services: - Financial, Budgeting, and Credit Workshops  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 Languages: - English  
 Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  
 Website: http://www.penquis.org  
 Agency ID: 81649

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Agency Name: MIDCOAST MAINE COMMUNITY ACTION  
 Phone: 207-442-7963  
 Toll Free: 800-221-2221  
 Fax: 207-443-7447  
 Email: candice.carpenter@mmcacorp.org  
 Address: 34 Wing Farm Pkwy  
 Bath, Maine 04530-1515  
 Counseling Services: - Financial Management/Budget Counseling  
 - Rental Housing Counseling  
 - Services for Homeless Counseling  
 Languages: - English  
 - Spanish  
 Affiliation:  
 Website: http://www.midcoastmainecommunityaction.org  
 Agency ID: 80502

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Agency Name: WALDO COMMUNITY ACTION PARTNERS  
 Phone: 207-338-6809  
 Toll Free:  
 Fax:  
 Email: N/A  
 Address: 9 Field St Ste 201  
 Belfast, Maine 04915-6601

**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
 - Resolving/Preventing Mortgage Delinquency Workshops  
 - Services for Homeless Counseling

**Languages:** - English  
 - French  
 - German

**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://waldocap.org>  
**Agency ID:** 90310

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**Agency Name:** COASTAL ENTERPRISES, INCORPORATED  
**Phone:** 207-504-5900  
**Toll Free:** 877-340-2649  
**Fax:**  
**Email:** [jason.thomas@ceimaine.org](mailto:jason.thomas@ceimaine.org)  
**Address:** 30 Federal Street  
 Suite 100  
 BRUNSWICK, Maine 04011-1510

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Reverse Mortgage Counseling  
 - Services for Homeless Counseling

**Languages:** - English  
 - Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** <http://www.ceimaine.org>  
**Agency ID:** 80985

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**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION  
**Phone:** 207-553-7780-3347  
**Toll Free:** 800-339-6516  
**Fax:** 207-553-7778  
**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)  
**Address:** 307 Cumberland Avenue  
 PORTLAND, Maine 04101-4920

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Financial, Budgeting, and Credit Workshops  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Resolving/Preventing Mortgage Delinquency Workshops

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** [www.avestahousing.org](http://www.avestahousing.org)  
**Agency ID:** 81144

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**Agency Name:** MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND  
**Phone:** 866-232-9080  
**Toll Free:** 866-232-9080  
**Fax:** 866-921-5129  
**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)  
**Address:** 477 Congress St 5th Floor  
 Portland, Maine 04101

**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling

Languages: - English  
- Spanish  
Affiliation: MONEY MANAGEMENT INTERNATIONAL INC  
Website: <http://www.moneymanagement.org>  
Agency ID: 82632

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Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED  
Phone: 207-774-8211  
Toll Free:  
Fax: 207-828-2300  
Email: [nheald@ptla.org](mailto:nheald@ptla.org)  
Address: 88 Federal St  
PO Box 547  
PORTLAND, Maine 04101-4205  
Counseling Services: - Fair Housing Pre-Purchase Education Workshops  
- Mortgage Delinquency and Default Resolution Counseling  
- Pre-purchase Counseling  
- Predatory Lending Education Workshops  
- Rental Housing Counseling  
- Services for Homeless Counseling  
Languages: - Arabic  
- ASL  
- Cambodian  
- Cantonese  
- Chinese Mandarin  
- Creole  
- Czech  
- English  
- Farsi  
- French  
- Hindi  
- Hmong  
- Indonesian  
- Korean  
- Polish  
- Portuguese  
- Russian  
- Spanish  
- Swahili  
- Turkish  
- Ukrainian  
- Vietnamese  
Affiliation:  
Website: <http://www.ptla.org>  
Agency ID: 80635

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Agency Name: PROSPERITY ME FKA COMMUNITY FINANCIAL LITERACY  
Phone: 207-797-7890  
Toll Free:  
Fax:  
Email: [crwaganje@prosperityme.org](mailto:crwaganje@prosperityme.org)  
Address: 309 Cumberland Ave Ste 202  
Portland, Maine 04101-4982  
Counseling Services: - Fair Housing Pre-Purchase Education Workshops  
- Financial Management/Budget Counseling  
- Financial, Budgeting, and Credit Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Rental Housing Counseling  
Languages: - English  
- French  
- Other  
- Swahili  
Affiliation: MAINE STATE HOUSING AUTHORITY  
Website: <http://cflme.org/>  
Agency ID: 80649

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Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC  
Phone: 207-764-3721  
Toll Free:  
Fax:  
Email: N/A  
Address: 771 Main St  
Presque Isle, Maine 04769-2201  
Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 Languages: - English  
 Affiliation: MAINE STATE HOUSING AUTHORITY  
 Website: <http://www.mcap-me.org>  
 Agency ID: 83641

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Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY  
 Phone: 207-459-2903  
 Toll Free:  
 Fax: 207-490-5026  
 Email: [Meaghan.Arzberger@yccac.org](mailto:Meaghan.Arzberger@yccac.org)  
 Address: 6 Spruce Street  
 SANFORD, Maine 04073-2917  
 Counseling Services: - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Services for Homeless Counseling  
 Languages: - English  
 Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
 Website: <http://www.yccac.org>  
 Agency ID: 81150

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Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE  
 Phone: 207-333-6419  
 Toll Free:  
 Fax: 207-795-4069  
 Email: [homequest@community-concepts.org](mailto:homequest@community-concepts.org)  
 Address: 17 Market Square  
 SOUTH PARIS, Maine 04281-1533  
 Counseling Services: - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 Languages: - English  
 Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
 Website: [www.community-concepts.org](http://www.community-concepts.org)  
 Agency ID: 81580

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Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM  
 Phone: 800-542-8227  
 Toll Free:  
 Fax:  
 Email: N/A  
 Address: 97 Water St  
 Waterville, Maine 04901-6339  
 Counseling Services: - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 Languages: - English  
 Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  
 Website: <http://www.kvcap.org>  
 Agency ID: 81685

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# BENDETT & McHUGH

## ATTORNEYS AT LAW

August 30, 2018

Sheldon A. Smith  
1357 Salem Road  
Salem Township, ME 04983

RE: 1357 Salem Road, Salem Township, Maine

Dear Sir/Madam:

This firm serves as legal counsel to Federal National Mortgage Association, the mortgagee ("Mortgagee") for the mortgage from Sheldon A. Smith and Dawn E. Smith to Green Tree Servicing LLC (the "Mortgage"), encumbering certain real property and improvements thereon located at 1357 Salem Road, Salem Township, Maine (the "Property") which secures a certain promissory note (the "Note"; together with the Mortgage and all other documents executed in connection therewith, the "Loan Documents") of the same date.

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Bendett & McHugh  
270 Farmington, Ave., Suite 151  
Farmington, CT 06032  
ATTN: Rebecca Rollo

An itemization of the Cure Amount, including amounts of past due principal and interest, as well as fees, costs, and all charges required to cure the default is attached to this letter. The total amount needed to cure the default pursuant to this letter does not include any amounts that become due after the date of this letter. However, this will not change the amount needed to cure the default pursuant to this letter. If the default is not cured by the Cure Date, the balance of the Note may be deemed accelerated without further demand, and the Mortgagee or its successor or assignee (together, the "Lender") may proceed with foreclosure of the Mortgage. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

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the mortgage loan by paying all sums which would then be due under the Mortgage had no acceleration occurred, including reasonable attorneys' fees and other costs of proceedings which have been incurred as of the date of such payment, and by complying with any reasonable requests of the Lender in connection with protection of its security interest in the Property, as set forth in the Mortgage. If you meet the conditions required to reinstate prior to the deadline established by applicable law and/or the loan documents, you will have the right to have the enforcement of the Mortgage discontinued, and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

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Also, you may assert through court action the nonexistence of a default or any other defense you may have to acceleration and sale of the property. If a court action for foreclosure is commenced, you also have a right to assert those claims or defenses in response to that action. Where mediation is available under state law (14 M.R.S.A. §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

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Very truly yours,

*Benjamin S. Cirrinone*

Benjamin S. Cirrinone, Esq.

SENT VIA FIRST CLASS CERTIFICATED, POSTAGE PREPAID

Itemization of Cure Amount thru August 30, 2018

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1 Payment @ \$542.35	
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Property Inspection Fee	\$90.00
Suspense	(\$9.66)
Total arrearage	\$4,796.06

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This listing is current as of 08/01/2018.

### Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY  
 Phone: 207-626-4670  
 Toll Free: 800-452-4668  
 Fax: 207-626-4678  
 Email: dkjohnson@mainehousing.org  
 Address: 353 Water Street  
 AUGUSTA, Maine 04330-4665  
 Counseling Services: - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 Languages: - English  
 Affiliation:  
 Website: www.mainehousing.org  
 Agency ID: 81227

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Agency Name: MAINE STATE HOUSING AUTHORITY  
 Phone: 207-626-4670  
 Toll Free:  
 Fax:  
 Email: dkjohnson@mainehousing.org  
 Address: 353 Water St  
 Augusta, Maine 04330-6113  
 Counseling Services: - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 Languages: - English  
 Affiliation: MAINE STATE HOUSING AUTHORITY  
 Website: http://www.mainehousing.org  
 Agency ID: 84456

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Agency Name: PENQUIS COMMUNITY ACTION PROGRAM  
 Phone: 207-974-2403  
 Toll Free: 888-424-0151  
 Fax: 207-973-3699  
 Email: hmassow@penquis.org  
 Address: 262 Harlow Street  
 PO Box 1162  
 BANGOR, Maine 04401-4952  
 Counseling Services: - Financial, Budgeting, and Credit Workshops  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 Languages: - English  
 Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  
 Website: http://www.penquis.org  
 Agency ID: 81649

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Agency Name: MIDCOAST MAINE COMMUNITY ACTION  
 Phone: 207-442-7963  
 Toll Free: 800-221-2221  
 Fax: 207-443-7447  
 Email: candice.carpenter@mmcacorp.org  
 Address: 34 Wing Farm Pkwy  
 Bath, Maine 04530-1515  
 Counseling Services: - Financial Management/Budget Counseling  
 - Rental Housing Counseling  
 - Services for Homeless Counseling  
 Languages: - English  
 - Spanish  
 Affiliation:  
 Website: http://www.midcoastmainecommunityaction.org  
 Agency ID: 80502

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Agency Name: WALDO COMMUNITY ACTION PARTNERS  
 Phone: 207-338-6809  
 Toll Free:  
 Fax:  
 Email: N/A  
 Address: 9 Field St Ste 201  
 Belfast, Maine 04915-6661

**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
 - Resolving/Preventing Mortgage Delinquency Workshops  
 - Services for Homeless Counseling

**Languages:** - English  
 - French  
 - German

**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://waldocap.org>  
**Agency ID:** 90310

**Agency Name:** COASTAL ENTERPRISES, INCORPORATED  
**Phone:** 207-504-5900  
**Toll Free:** 877-340-2649  
**Fax:**  
**Email:** [jason.thomas@ceimaine.org](mailto:jason.thomas@ceimaine.org)  
**Address:** 30 Federal Street  
 Suite 100  
 BRUNSWICK, Maine 04011-1510

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Reverse Mortgage Counseling  
 - Services for Homeless Counseling

**Languages:** - English  
 - Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** <http://www.celmaine.org>  
**Agency ID:** 80985

**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION  
**Phone:** 207-553-7780-3347  
**Toll Free:** 800-339-6516  
**Fax:** 207-553-7778  
**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)  
**Address:** 307 Cumberland Avenue  
 PORTLAND, Maine 04101-4920

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Financial, Budgeting, and Credit Workshops  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Resolving/Preventing Mortgage Delinquency Workshops

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** [www.avestahousing.org](http://www.avestahousing.org)  
**Agency ID:** 81144

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL SOUTH PORTLAND  
**Phone:** 866-232-9080  
**Toll Free:** 866-732-9080  
**Fax:** 866-921-5129  
**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)  
**Address:** 477 Congress St 5th Floor  
 Portland, Maine 04101

**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling

Languages: - English  
 - Spanish  
 Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.  
 Website: <http://www.moneymanagement.org>  
 Agency ID: 82632

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Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED  
 Phone: 207-774-8211  
 Toll Free:  
 Fax: 207-828-2300  
 Email: [nheald@ptla.org](mailto:nheald@ptla.org)  
 Address: 88 Federal St  
 PO Box 547  
 PORTLAND, Maine 04101-4205  
 Counseling Services: - Fair Housing Pre-Purchase Education Workshops  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Services for Homeless Counseling  
 Languages: - Arabic  
 - ASL  
 - Cambodian  
 - Cantonese  
 - Chinese Mandarin  
 - Creole  
 - Czech  
 - English  
 - Farsi  
 - French  
 - Hindi  
 - Hmong  
 - Indonesian  
 - Korean  
 - Polish  
 - Portuguese  
 - Russian  
 - Spanish  
 - Swahili  
 - Turkish  
 - Ukrainian  
 - Vietnamese  
 Affiliation:  
 Website: <http://www.ptla.org>  
 Agency ID: 80635

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Agency Name: PROSPERITY ME FKA COMMUNITY FINANCIAL LITERACY  
 Phone: 207-797-7890  
 Toll Free:  
 Fax:  
 Email: [crwaganje@prosperityme.org](mailto:crwaganje@prosperityme.org)  
 Address: 309 Cumberland Ave Ste 202  
 Portland, Maine 04101-4982  
 Counseling Services: - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Financial, Budgeting, and Credit Workshops  
 - Pre-purchase Counseling  
 - Pre purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
 Languages: - English  
 - French  
 - Other  
 - Swahili  
 Affiliation: MAINE STATE HOUSING AUTHORITY  
 Website: <http://cflme.org/>  
 Agency ID: 80649

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Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC  
 Phone: 207-264-3221  
 Toll Free:  
 Fax:  
 Email: N/A  
 Address: 271 Main St  
 Presque Isle, Maine 04769-2201  
 Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English  
 Affiliation: MAINE STATE HOUSING AUTHORITY  
 Website: <http://www.acap-me.org>  
 Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY

Phone: 207-459-2903

Toll Free:

Fax: 207-490-5026

Email: [Meaghan.Arzberger@yccac.org](mailto:Meaghan.Arzberger@yccac.org)

Address: 6 Spruce Street

SANFORD, Maine 04073-2917

- Counseling Services:
- Fair Housing Pre-Purchase Education Workshops
  - Financial Management/Budget Counseling
  - Home Improvement and Rehabilitation Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Non-Delinquency Post Purchase Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Predatory Lending Education Workshops
  - Rental Housing Counseling
  - Services for Homeless Counseling

Languages: - English  
 Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
 Website: <http://www.yccac.org>  
 Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free:

Fax: 207-795-4069

Email: [homequest@community-concepts.org](mailto:homequest@community-concepts.org)

Address: 17 Market Square

SOUTH PARIS, Maine 04281-1533

- Counseling Services:
- Fair Housing Pre-Purchase Education Workshops
  - Financial Management/Budget Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Non-Delinquency Post Purchase Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Predatory Lending Education Workshops
  - Rental Housing Counseling

Languages: - English  
 Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
 Website: [www.community-concepts.org](http://www.community-concepts.org)  
 Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 800-542-8227

Toll Free:

Fax:

Email: N/A

Address: 97 Water St

Waterville, Maine 04901-6339

- Counseling Services:
- Financial Management/Budget Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops

Languages: - English  
 Affiliation: NEIGHBORHOOD REINVESTMENT CORP DBA NEIGHBORWORKS AMERICA  
 Website: <http://www.kvcap.org>  
 Agency ID: 81685